

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

IN RE:

Kevin Roger Thalacker
Denise Agnese Thalacker
SSN# : XXX-XX-7308
SSN# : XXX-XX-3464

CASE NO: 15-31312

Chapter 13

MOTION OF TRUSTEE TO MODIFY PLAN

The undersigned, being the Standing Trustee for the debtors listed above, hereby moves the court as follows:

Subsequent to the confirmation, the trustee has reviewed this case and believes the plan of the debtors will no longer meet the requirements of the bankruptcy code due to the following reason:

<u>Trustee Claim #</u>	<u>Clerk Claim #</u>	<u>Creditor Name</u>	<u>Account Number</u>	<u>Scheduled Claim Amnt</u>	<u>Asserted Claim Amnt</u>	<u>Claim Type</u>
4	24	WELLS FARGO BANK NA	6647	\$574,000.00	\$571,838.31	M-Mortgage/Lease

Post confirmation, WELLS FARGO BANK NA filed a Notice of Payment Change (NPC) which increased the debtor's monthly conduit payment. The plan is not sufficient to pay all claims as required by the order of confirmation and applicable law.

The trustee recommends that the plan be modified as follows :

Your monthly plan payment will be increased to \$4,125.00.

Base will be adjusted as needed.

DATED: January 16, 2018

Warren L. Tadlock
Standing Chapter 13 Trustee
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

"Important Information on Reverse Side"

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NOTICE OF OPPORTUNITY FOR HEARING

The Chapter 13 trustee has filed papers in the bankruptcy case for the debtors named above requesting a Motion to Modify Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to grant the relief requested by the trustee in the motion, or if you want the court to consider your views on the motion, then by February 07, 2018 you or your attorney must file with the court a written response to the motion and a request for a hearing at the following address:

CLERK, U.S. BANKRUPTCY COURT
401 W Trade St.
Charlotte, NC 28202

If you **mail** your response to the court for filing, you must mail it early enough for the court to **receive** it on or before the deadline stated above.

If you file a response, then a hearing on the trustee's motion will be held at the following time and place:

Date: February 13, 2018

Time: 2:00 PM

Location: CHARLES JONAS FEDERAL BUILDING
COURTROOM 1-5
401 WEST TRADE STREET
CHARLOTTE, NC 28202-1619

No hearing will be held unless a response is filed.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Dated: January 16, 2018

Warren L. Tadlock
Standing Chapter 13 Trustee
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

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CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on January 17, 2018.

D. Morales
Office of the Chapter 13 Trustee

CACH LLC, 4340 S MONACO STREET 2ND FLOOR, DENVER, CO 80237
CAPITAL ONE BANK (USA) NA, PO BOX 71083, CHARLOTTE, NC 28272
CAPITAL ONE NA, BECKETT & LEE LLP, PO BOX 3001, MALVERN, PA 19355
CAROLINAS HEALTHCARE SYSTEM, PO BOX 32861, CHARLOTTE, NC 28232
CHARLOTTE GASTROENTEROLOGY & HEPATOLOGY, PO BOX 497, HUNTERSVILLE, NC 28070
CHASE/ MARRIOTT, PO BOX 15298, WILMINGTON, DE 19850
CHILDRENS PLACE, PO BOX 6403, SIOUX FALLS, SD 57117
CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117
COMENITY CAPITAL BANK/ PAYPAL CREDIT, C/O WEINSTEIN & RILEY PS, 2001 WESTERN AVENUE STE 400, SEATTLE, WA 98121
COMENITY CAPITAL BANK/ PAYPAL CREDIT, C/O WEINSTEIN & RILEY PS, PO BOX 3978, SEATTLE, WA 98124
COMMENITY/LOFT, PO BOX 182125, COLUMBUS, OH 43218
CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181
DEPARTMENT STORE NATIONAL BANK, C/O QUANTUM3, PO BOX 657, KIRKLAND, WA 98083-0788
DISCOVER BANK, DISCOVER PRODUCTS INC, PO BOX 3025, NEW ALBANY, OH 43054
EASTFIELD PEDIATRIC DENISTRY, 8631 ARBOR CREEK DR STE D-3, CHARLOTTE, NC 28269
FORD MOTOR CREDIT COMPANY LLC, PO BOX 62180, COLORADO SPRINGS, CO 80962
FORD MOTOR CREDIT COMPANY, DEPT 55953, PO BOX 55000, DETROIT, MI 48255
INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
Kevin Roger Thalacker, Denise Agnese Thalacker, 8806 Silver Charm Lane, Waxhaw, NC 28173
KOHLS, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355
LINCOLN AUTOMOTIVE FINANCIAL SERVICES, DEPT 55953, PO BOX 55000, DETROIT, MI 48255-0953
LINCOLN AUTOMOTIVE FINANCIAL SERVICES, PO BOX 62180, COLORADO, CO 80962
MECKLENBURG RADIOLOGY, PO BOX 221249, CHARLOTTE, NC 28222
MIDLAND CREDIT FUNDING, 8875 AERO DR SUITE 200, SAN DIEGO, CA 92123
MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090
MINUTE CLINIC, PO BOX 329, WOONSOCKET, RI 02895
NC DEPT OF REVENUE BANKRUPTCY UNIT, PO BOX 1168, RALEIGH, NC 27602
NORDSTROM FSB, PO BOX 13589, SCOTTSDALE, AZ 85267
NOVANT MEDICAL GROUP, PO BOX 30143, CHARLOTTE, NC 28230
ORTHOCAROLINA PA, PO BOX 602179, CHARLOTTE, NC 28260
PENN CREDIT CORP, PO BOX 988, HARRISBURG, PA 17108
PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 12914, NORFOLK, VA 23541
PORTFOLIO RECOVERY ASSOCIATES, PO BOX 41067, NORFOLK, VA 23541
QUANTUM3 GROUP LLC AS AGENT FOR, ABSOLUTE RESOLUTIONS CORP, PO BOX 788, KIRKLAND, WA 98083-0788
SESSOMS & ROGERS PA, PO BOX 110564, DURHAM, NC 27709
SHAPIRO & INGLE LLP, 10130 PERIMETER PARKWAY SUITE 400, CHARLOTTE, NC 28216
SOUTH CHARLOTTE DERMATOLOGY, 10370 PARK ROAD STE 201, CHARLOTTE, NC 28210
SYNCHRONY BANK, C/O RECOVERY MANAGEMENT SYSTEMS CORP, 25 SE 2ND AVENUE STE 1120, MIAMI, FL 33131
SYNCHRONY BANK/CARE CREDIT, PO BOX 965060, ORLANDO, FL 32896-5060

TD BANK USA/TARGET, c/o Brock & Scott, PLLC, 1315 Westbrook Plaza Drive, Winston-Salem, NC 27103

THE HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117

UNION COUNTY TAX COLLECTOR, PO BOX 38, MONROE, NC 28111

VINCENT TABONE, 1588 Colony Court, Palm Harbor, FL 34683

VINCENT TABONE, WEAVER BENNETT & BLAND PA, ATTN WILLIAM G WHITTAKER, PO BOX 2570, MATTHEWS, NC 28106

WELLS FARGO BANK NA, ATTN BANKRUPTCY DEPARTMENT, MAC#D3347-014, 3476 STATEVIEW BLVD, FORT MILL, SC 29715

WELLS FARGO BANK NA, ATTN BANKRUPTCY PAYMENT PROCESSING, MAC #2302-04C, ONE HOME CAMPUS, DES MOINES, IA 50328

WELLS FARGO BANK NA, ATTN: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD, FORT MILL, SC 29715

WELLS FARGO BANK NA, PAYMENT PROCESSING, MAC #X2302-04C, ONE HOME CAMPUS, DES MOINES, IA 50328

Total Served:48

UNDELIVERABLE MAIL (Insufficient Mailing Address)

Total:0